

State of Washington
Office of Insurance Commissioner

2002 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Economy Ins Co	19690	IN	\$22,403	6.86%	\$21,581	\$8,920	41.34%
2	State Farm Fire And Cas Co	25143	IL	\$20,970	6.42%	\$19,693	\$2,530	12.85%
3	American States Ins Co	19704	IN	\$16,278	4.98%	\$14,026	\$4,253	30.32%
4	Mutual Of Enumclaw Ins Co	14761	WA	\$14,187	4.34%	\$11,918	\$10,905	91.50%
5	Farmers Ins Co Of WA	21644	WA	\$11,741	3.59%	\$10,776	\$5,450	50.57%
6	Farmers Ins Exch	21652	CA	\$11,200	3.43%	\$9,632	\$4,595	47.71%
7	Truck Ins Exch	21709	CA	\$11,091	3.40%	\$8,334	\$4,161	49.93%
8	Hartford Cas Ins Co	29424	IN	\$10,756	3.29%	\$9,884	\$3,213	32.51%
9	Westport Ins Corp	34207	MO	\$10,368	3.17%	\$11,499	\$7,101	61.75%
10	Assurance Co Of Amer	19305	NY	\$9,666	2.96%	\$8,696	\$10,325	118.74%
11	Federal Ins Co	20281	IN	\$8,556	2.62%	\$7,653	\$3,306	43.19%
12	Allstate Ins Co	19232	IL	\$8,547	2.62%	\$8,108	\$8,318	102.58%
13	North Pacific Ins Co	23892	OR	\$6,650	2.04%	\$5,474	\$2,863	52.30%
14	Unigard Ins Co	25747	WA	\$5,859	1.79%	\$5,342	\$6,651	124.49%
15	St Paul Fire & Marine Ins Co	24767	MN	\$4,674	1.43%	\$4,736	\$2,092	44.18%
16	Maryland Cas Co	19356	MD	\$4,349	1.33%	\$6,758	\$20,126	297.80%
17	Firemans Fund Ins Co	21873	CA	\$4,250	1.30%	\$4,236	\$106	2.49%
18	Oregon Mut Ins Co	14907	OR	\$4,084	1.25%	\$3,733	\$1,332	35.68%
19	National Surety Corp	21881	IL	\$4,067	1.24%	\$3,863	\$1,504	38.92%
20	Security Ins Co Of Hartford	24902	CT	\$3,804	1.16%	\$2,157	\$2,654	123.05%
21	Wausau Business Ins Co	26069	WI	\$3,740	1.15%	\$3,259	\$955	29.31%
22	Charter Oak Fire Ins Co	25615	CT	\$3,702	1.13%	\$3,881	\$1,098	28.28%
23	Travelers Ind Co Of IL	25674	IL	\$3,623	1.11%	\$3,356	(\$2,414)	(71.94)%
24	American Ins Co	21857	NE	\$3,606	1.10%	\$2,596	\$680	26.20%
25	Philadelphia Ind Ins Co	18058	PA	\$3,390	1.04%	\$2,366	\$468	19.76%
26	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$3,323	1.02%	\$3,170	\$661	20.85%
27	Church Mut Ins Co	18767	WI	\$3,291	1.01%	\$2,649	\$1,846	69.69%
28	Commonwealth Ins Co Of Amer	10220	WA	\$3,189	0.98%	\$3,343	\$12,578	376.23%
29	Atlantic Mut Ins Co	19895	NY	\$3,152	0.96%	\$5,088	\$840	16.51%
30	Hartford Fire In Co	19682	CT	\$2,998	0.92%	\$2,784	\$152	5.47%
31	West American Ins Co	44393	IN	\$2,945	0.90%	\$2,925	\$3,463	118.37%
32	Ace American Ins Co	22667	PA	\$2,909	0.89%	\$2,262	\$755	33.36%
33	Mid-Century Ins Co	21687	CA	\$2,669	0.82%	\$3,334	\$606	18.17%
34	Amco Ins Co	19100	IA	\$2,620	0.80%	\$1,432	\$349	24.41%
35	Travelers Ind Co Of Amer	25666	CT	\$2,581	0.79%	\$2,859	\$2,852	99.77%
36	Continental Cas Co	20443	IL	\$2,492	0.76%	\$2,571	\$1,311	50.98%
37	Travelers Ind Co	25658	CT	\$2,286	0.70%	\$2,799	\$828	29.60%
38	Transcontinental Ins Co	20486	NY	\$2,259	0.69%	\$2,855	\$725	25.40%
39	Northern Ins Co Of NY	19372	NY	\$1,999	0.61%	\$2,606	\$1,064	40.85%
40	Farmland Mut Ins Co	13838	IA	\$1,995	0.61%	\$1,795	\$93	5.16%
All 214 Other Companies				\$74,397	22.77%	\$76,644	\$27,561	35.96%
Totals (Loss Ratio is average)				\$326,665	100.00%	\$312,674	\$166,875	53.37%

(1)Excluding all Loss Adjustment Expenses (LAE)